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Thereby certify that this paper and all papers and fees referred to herein are being deposited with the United States Postal Service "Express Mail Post (foce to Addresses Fervice under 37 C.F.R. 1.10 on the date indicated above and is addressed to Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

PATENT

In re Application of: Whiting et al.

Group Art Unit: Not Assigned

Serial No.: Not Assigned

Examiner: Not Assigned

Filed: Herewith

Docket No. 1483/3

Confirmation No.: Not Assigned

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE STATEMENT

Mail Stop Patent Application Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. 1.56, 1.97, and 1.98, applicants' undersigned attorney brings to the attention of the Patent and Trademark Office the document listed on the attached Form PTO/SB/08A. Copies of the references as well as Form PTO/SB/08A are attached hereto. This is not to be construed as a representation that a search has been made or that a reference is relevant merely because cited.

Early passage of the subject application to issue is earnestly solicited.

The Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

Gregory/A Hunt Registration No. 41,085

JENKINS, WILSON & TAYLOR, P.A.

Date: August 21, 2003

Bv:

Customer No.: 25297

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Enclosures

PTO/SB/08a (05-03)

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of

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				U. S. PATENT	DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ² (Fixed	rem)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	4.1			02/27/2003	Varman III	
	A1	US- 2003/0041003	A1		Kayser, III	
	A2	2003/0023329	A1	01/30/2003	Jacobsen	
	A3	US- 6,513,020	В1	01/28/2003	Weiss et al.	
	A4	us- 2002/0194099	A1	12/19/2002	Weiss	
	A5	US- 2002/0087454	A1	07/04/2002	Calo et al.	
	A6	US- 2002/0082981	Al	06/27/2002	Madden	
	A7	US- 2002/0046144	A1	04/18/2002	Graff	
	A8	US- 6,374,231	Bl	04/16/2002	Bent et al.	
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	A10		BI	02/20/2001	Graff	
	A11	US- 6,016,482		01/18/2000	Molinari et al.	
	A12			04/18/2000	Leon et al.	
	A13			01/26/1999	Hagan	
	A14			10/20/1998	Musmanno et al.	
	A15			05/20/1997	Hagan	
	A16			11/16/1993	Earle	
	A17	US- 5,126,936		06/30/1992	Champion et al.	
	A18	^{US-} 4,774,663		09/27/1988	Musmanno et al.	

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Examiner Initials*	Cite No.1	Foreign Patent Document Country Code 3-Number 4-Kind Code 5 (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
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This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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STATEMENT BY APPLICANT	First Named Inventor	Richard W. Whiting
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Examiner Name

Attorney Docket Number | 1483/3 Sheet U. S. PATENT DOCUMENTS Examiner Document Number **Publication Date** Name of Patentee or Pages, Columns, Lines, Where Initials* MM-DD-YYYY Applicant of Cited Document Relevant Passages or Relevant Figures Appear Number-Kind Code² (Fknown us- 4,75<u>1,640</u> A19 06/14/1988 Lucas et al. us- 4,597,046 A20 06/24/1986 Musmanno et al. US- 4,346,442 08/24/1982 Musmanno A21 IIS-HS. IIS. US-US-IIS-IIS. US-US-US-US-US-US-

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STATEMENT BY AP	PL	ICANT	First Named Inventor	Richard W. Whiting	
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				U. S. PATENT	DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ^{2 (Kinc)}	wn)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevan Figures Appear
	Al		Αl	02/27/2003	Kayser, III	
	A2	us- 2003/0023529	A1	01/30/2003	Jacobsen	
	A3	US- 6,513,020	BI	01/28/2003	Weiss et al.	
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Examiner Initials*	Cite No.1	Foreign Patent Document Country Code 3"Number 4" Kind Code 5 (# known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶	

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Examiner		Date	

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	A19	us- 4,751,640	06/14/1988	Lucas et al.	
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